



Bank Holding Company Performance Report June 30, 2022—FR BHCPR

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BHC Name [TD GROUP US HOLDINGS LLC](#)

City/State [WILMINGTON, DE](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [516,517,803](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [2](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

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7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

TD GROUP US HOLDINGS LLC
251 LITTLE FALLS DRIVE
WILMINGTON, DE 19808

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Summary Ratios

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019																	
Average assets (\$000)	521,653,545			508,673,006			510,690,379			462,092,155			386,937,771																	
Net income (\$000)	1,760,273			1,934,246			3,907,165			3,963,649			3,863,665																	
Number of BHCs in peer group	132			131			130			128			125																	
Earnings and Profitability:																														
Percent of Average Assets																														
Net interest income (tax equivalent)	1.67	2.67	9	1.59	2.65	9	1.61	2.60	10	1.87	2.77	13	2.30	3.01	20															
+ Non-interest income	0.67	0.96	37	0.65	1.11	28	0.68	1.04	34	0.99	1.21	46	0.88	1.32	36															
- Overhead expense	1.50	2.17	10	1.51	2.24	9	1.50	2.17	9	1.47	2.57	5	1.76	2.69	12															
- Provision for credit losses	0.04	0.09	42	-0.11	-0.15	49	-0.06	-0.09	52	0.58	0.51	61	0.33	0.15	88															
+ Securities gains (losses)	0	0	19	0	0.01	45	0	0.01	43	0	0.02	34	0	0.01	19															
+ Other tax equivalent adjustments	0	0	4	0	0	16	0	0	88	0	0	79	0	0	71															
= Pretax net operating income (tax equivalent)	0.80	1.40	7	0.85	1.79	6	0.87	1.66	5	0.82	1.04	31	1.12	1.56	16															
Net operating income	0.67	1.06	12	0.76	1.36	9	0.77	1.26	7	0.86	0.81	51	1	1.19	23															
Net income	0.67	1.06	12	0.76	1.35	9	0.77	1.26	6	0.86	0.82	51	1	1.19	23															
Net income (Subchapter S adjusted)		1.63			2.16			1.97			1.18				1.17															
Percent of Average Earning Assets																														
Interest income (tax equivalent)	2.13	3.12	8	1.88	3.14	6	1.90	3.06	7	2.41	3.55	7	3.80	4.41	15															
Interest expense	0.32	0.24	78	0.17	0.27	27	0.16	0.25	32	0.38	0.52	32	1.28	1.08	73															
Net interest income (tax equivalent)	1.80	2.88	9	1.71	2.85	9	1.74	2.80	10	2.04	3.01	12	2.53	3.33	21															
Losses, Allowance, and Past Due + Nonaccrual																														
Net loan and lease losses / Average loans and leases	0.29	0.08	91	0.38	0.13	91	0.31	0.11	92	0.64	0.27	89	0.71	0.21	90															
Earnings coverage of net loan and lease losses (X)	8.72	-9.51	34	5.64	4.52	24	7.63	39.72	22	5.76	22.91	27	4.90	24.40	22															
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.61	1.17	86	1.86	1.39	80	1.76	1.23	87	2.19	1.58	80	1.36	0.83	88															
Allowance for loan and lease losses / Total loans and leases	1.61	1.15	86	1.85	1.37	82	1.75	1.20	87	2.18	1.55	82	1.36	0.81	88															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.49	0.41	68	0.66	0.63	60	0.54	0.49	63	0.68	0.71	51	0.75	0.57	71															
30–89 days past due loans and leases / Total loans and leases	0.41	0.32	70	0.40	0.27	78	1	0.32	93	1.09	0.39	92	0.69	0.43	80															
Liquidity and Funding																														
Net noncore funding dependence	-19.78	3.09	3	-42.35	-1.82	2	-28.74	-2.33	1	3.95	3.20	57	23.41	14.45	78															
Net short-term noncore funding dependence	-23.61	-1.79	8	-45.32	-8.21	5	-32.14	-7.71	6	2.57	-4.76	77	23.17	3.38	94															
Net loans and leases / Total assets	33.22	61.60	9	32.68	59.81	8	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11															
Capitalization																														
Tier 1 leverage ratio	8.10	9.08	19	8.05	9.11	21	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46															
Holding company equity capital / Total assets	9.59	10.04	42	11.19	10.88	56	10.51	10.71	48	11.59	11.16	59	12.98	12.43	57															
Total equity capital (including minority interest) / Total assets	9.59	10.14	40	11.19	11.01	53	10.51	10.82	46	11.59	11.29	58	12.98	12.57	56															
Common equity tier 1 capital / Total risk-weighted assets	16.60	11.90	90	17.69	12.69	93	16.91	12.42	89	17.03	12.38	90	16.20	12.17	87															
Net loans and leases / Equity capital (X)	3.46	6.22	7	2.92	5.51	5	3	5.53	4	2.90	5.58	8	3.05	5.21	10															
Cash dividends / Net income	14.20	34	18	12.92	25.30	26	12.80	28.27	19	12.61	42.30	15	12.94	33.12	16															
Cash dividends / Net income (Subchapter S adjusted)		69.44			-21.71			3.14			-0.65			-12.02																
Growth Rates																														
Assets	0.46	7.91	26	8.10	9.29	53	3.37	10.50	22	24.16	16.68	72	4.84	9.26	44															
Equity capital	-13.90	-0.29	17	3.15	9.31	19	-6.25	7.46	2	10.84	6.99	74	6.08	10.49	38															
Net loans and leases	2.12	11.87	21	-3.55	0.79	38	-2.92	3.36	27	5.12	9.07	37	4.54	9.10	38															
Noncore funding	12.61	10.50	62	-67.66	-23.76	2	-68.69	-14.79	1	22.70	-12.18	87	4.18	6.59	49															
Parent Company Ratios																														
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36															
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13															
Equity investment in subsidiaries / Equity capital	103.31	103.92	54	99.89	103.07	34	99.89	103.22	36	99.90	102.81	31	99.88	103.22	32															
Cash from ops + noncash items + op expense / Op expense + dividends	32.44	116.54	23	30.23	130.64	13	30.44	154.48	8	54.61	147.24	8	135.02	190.27	31															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	3,505,188	3,439,445	6,925,859	7,468,025	8,203,251	1.91	8.20
Income from lease financing receivables.....	41,545	46,810	89,862	102,313	98,656	-11.25	27.96
Fully taxable income on loans and leases.....	3,427,926	3,366,615	6,776,608	7,302,853	7,951,549	1.82	9.01
Tax-exempt income on loans and leases.....	118,807	119,640	239,113	267,485	350,358	-0.70	-6.62
Estimated tax benefit on income on loans and leases.....	39,768	35,267	71,000	70,579	62,217	12.76	-44.00
Income on loans and leases (tax equivalent).....	3,586,501	3,521,522	7,086,721	7,640,917	8,364,124	1.85	7.28
Investment interest income (tax equivalent).....	1,147,617	703,648	1,497,162	1,904,629	3,341,665	63.10	23.27
Interest on balances due from depository institutions.....	104,733	40,450	83,166	101,626	243,179	158.92	6.14
Interest income on other earning assets.....	286,938	164,396	333,407	612,113	1,440,504	74.54	-21.60
Total interest income (tax equivalent).....	5,125,789	4,430,016	9,000,456	10,259,285	13,389,472	15.71	8.17
Interest on time deposits of \$250K or more	11,366	6,941	13,711	32,057	64,731	63.75	-27.71
Interest on time deposits < \$250K.....	1,818	3,083	5,312	31,891	68,625	-41.03	-79.41
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	279,293	168,160	225,133	970,349	2,863,905	66.09	-54.08
Interest on other borrowings and trading liabilities.....	484,890	218,160	509,090	561,720	1,491,842	122.26	23.30
Interest on subordinated debt and mandatory convertible securities	1,463	1,463	2,926	2,926	2,926	0.00	-79.91
Total interest expense.....	778,830	397,807	756,172	1,598,943	4,492,029	95.78	-24.63
Net interest income (tax equivalent).....	4,346,959	4,032,209	8,244,284	8,660,342	8,897,443	7.81	17.32
Non-interest income.....	1,756,647	1,656,284	3,482,979	4,584,121	3,412,563	6.06	37.97
Adjusted operating income (tax equivalent)	6,103,606	5,688,493	11,727,263	13,244,463	12,310,006	7.30	22.60
Overhead expense.....	3,902,155	3,837,890	7,664,045	6,810,136	6,813,581	1.67	20.85
Provision for credit losses.....	107,876	-291,698	-316,852	2,667,324	1,260,298		-71.21
Securities gains (losses)	-539	444	2,115	5,744	-7,628		
Other tax equivalent adjustments	-1,097	-1	1,100	2	1		
Pretax net operating income (tax equivalent).....	2,080,565	2,174,044	4,423,456	3,787,935	4,344,716	-4.30	46.85
Applicable income taxes	281,621	204,531	444,189	-246,298	418,830	37.69	27.44
Tax equivalent adjustments	38,671	35,267	72,102	70,584	62,221	9.65	-45.55
Applicable income taxes (tax equivalent).....	320,292	239,798	516,291	-175,714	481,051	33.57	9.69
Minority interest	0	0	0	0	0		-100.00
Net income before discontinued operations, net of minority interest	1,760,273	1,934,246	3,907,165	3,963,649	3,863,665	-8.99	58.75
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	1,760,273	1,934,246	3,907,165	3,963,649	3,863,665	-8.99	58.75
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	1,760,273	1,934,246	3,907,165	3,963,649	3,863,665	-8.99	56.50
Investment securities income (tax equivalent).....	1,147,617	703,648	1,497,162	1,904,629	3,341,665	63.10	23.27
US Treasury and agency securities (excluding mortgage-backed securities)	296,948	4,578	93,677	99,743	457,764	6386.41	142.56
Mortgage-backed securities	456,586	403,468	817,128	988,471	1,268,875	13.17	1.26
All other securities	394,083	295,602	586,357	816,415	1,615,026	33.32	10.19
Cash dividends declared.....	250,000	250,000	500,000	500,000	500,000	0.00	
Common	250,000	250,000	500,000	500,000	500,000	0.00	
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	1.97	2.90	8	1.74	2.92	6	1.76	2.85	7	2.22	3.27	8	3.46	4	16
Less: Interest expense	0.30	0.22	78	0.16	0.25	27	0.15	0.23	32	0.35	0.48	33	1.16	0.98	71
Equals: Net interest income (tax equivalent)	1.67	2.67	9	1.59	2.65	9	1.61	2.60	10	1.87	2.77	13	2.30	3.01	20
Plus: Non-interest income	0.67	0.96	37	0.65	1.11	28	0.68	1.04	34	0.99	1.21	46	0.88	1.32	36
Equals: adjusted operating income (tax equivalent)	2.34	3.67	4	2.24	3.82	3	2.30	3.70	5	2.87	4.04	5	3.18	4.41	6
Less: Overhead expense	1.50	2.17	10	1.51	2.24	9	1.50	2.17	9	1.47	2.57	5	1.76	2.69	12
Less: Provision for credit losses	0.04	0.09	42	-0.11	-0.15	49	-0.06	-0.09	52	0.58	0.51	61	0.33	0.15	88
Plus: Realized gains (losses) on held-to-maturities securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	97
Plus: Realized gains (losses) on available-for-sale securities	0	0	19	0	0.01	46	0	0.01	43	0	0.02	34	0	0.01	19
Plus: other tax equivalent adjustments	0	0	4	0	0	16	0	0	88	0	0	79	0	0	71
Equals: Pretax net operating income (tax equivalent)	0.80	1.40	7	0.85	1.79	6	0.87	1.66	5	0.82	1.04	31	1.12	1.56	16
Less: Applicable income taxes (tax equivalent)	0.12	0.33	6	0.09	0.41	4	0.10	0.38	5	-0.04	0.23	5	0.12	0.36	4
Less: Minority interest	0	0	44	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.67	1.06	12	0.76	1.36	9	0.77	1.26	7	0.86	0.81	51	1	1.19	23
Plus: Net extraordinary items	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.67	1.06	12	0.76	1.35	9	0.77	1.26	6	0.86	0.82	51	1	1.19	23
Memo: Net income (last four quarters)	0.72	1.12	10	1.02	1.25	28	0.77	1.26	6	0.86	0.82	51	1	1.19	22
Net income—BHC and noncontrolling (minority) interest	0.67	1.07	10	0.76	1.37	8	0.77	1.27	5	0.86	0.83	51	1	1.20	23
Margin Analysis															
Average earning assets / Average assets	92.44	92.97	42	92.83	93.15	46	92.65	93.08	42	92	92.32	44	91.02	91.05	50
Average interest-bearing funds / Average assets	73.65	60.12	87	74.71	62.32	88	74.50	61.99	86	74.67	64.06	83	74.23	65.57	81
Interest income (tax equivalent) / Average earning assets	2.13	3.12	8	1.88	3.14	6	1.90	3.06	7	2.41	3.55	7	3.80	4.41	15
Interest expense / Average earning assets	0.32	0.24	78	0.17	0.27	27	0.16	0.25	32	0.38	0.52	32	1.28	1.08	73
Net interest income (tax equivalent) / Average earning assets	1.80	2.88	9	1.71	2.85	9	1.74	2.80	10	2.04	3.01	12	2.53	3.33	21
Yield or Cost															
Total loans and leases (tax equivalent)	4.23	4.01	69	4.05	4.05	55	4.15	4.01	65	4.41	4.27	65	5.22	5.09	63
Interest-bearing bank balances	0.45	0.42	62	0.11	0.11	50	0.12	0.14	21	0.24	0.27	45	1.90	2.04	40
Federal funds sold and reverse repos	0.62	0.58	59	0.31	0.26	70	0.30	0.25	70	0.82	0.68	65	2.61	2.44	68
Trading assets	2.56	0.52	88	1.65	0.42	85	1.90	0.45	86	1.89	0.60	81	2.71	0.99	81
Total earning assets	2.11	3.09	8	1.86	3.11	6	1.89	3.04	7	2.40	3.51	7	3.78	4.36	15
Investment securities (tax equivalent)	1.07	1.85	3	0.84	1.80	3	0.82	1.77	3	1.25	2.25	1	2.67	2.76	45
US Treasury and agency securities (excluding mortgage-backed securities)	0.83	1.22	20	0.02	1.28	3	0.16	1.14	6	0.25	1.75	2	2.02	2.32	34
Mortgage-backed securities	1.22	1.78	6	1.24	1.56	18	1.23	1.57	20	1.60	2.05	14	2.60	2.61	51
All other securities	1.12	2.82	6	0.95	2.91	6	0.90	2.81	6	1.46	3.24	5	2.93	4.06	13
Interest-bearing deposits	0.18	0.20	52	0.11	0.24	24	0.08	0.21	17	0.36	0.53	31	1.30	1.10	69
Time deposits of \$250K or more	0.91	0.50	90	0.91	0.76	66	0.95	0.66	79	1.30	1.42	37	2.09	1.96	58
Time deposits < \$250K	0.13	0.44	7	0.19	0.72	3	0.17	0.62	4	0.77	1.36	7	1.41	1.82	26
Other domestic deposits	0.18	0.17	61	0.11	0.17	34	0.07	0.15	25	0.35	0.36	52	1.27	0.93	80
Foreign deposits		0.25			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.53	0.36	77	0.18	0.19	67	0.19	0.17	73	0.58	0.62	62	2.47	1.86	77
Other borrowed funds and trading liabilities	2.65	1.24	92	1.95	1.31	75	2.11	1.27	80	2.06	1.50	79	2.91	2.38	78
All interest-bearing funds	0.41	0.36	67	0.21	0.40	18	0.20	0.37	20	0.46	0.74	20	1.56	1.49	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019				
Non-interest Income and Expenses												
Total non-interest income	1,756,647		1,656,284		3,482,979		4,584,121		3,412,563			
Fiduciary activities income	72,624		85,027		164,556		169,213		202,131			
Service charges on deposit accounts - domestic	562,048		517,696		1,102,443		977,646		1,196,352			
Trading revenue.....	-57,690		-73,846		-105,714		-164,238		56,559			
Investment banking fees and commissions.....	627,236		610,026		1,228,550		634,133		386,276			
Insurance activities revenue.....	70		9		45		45		-13			
Venture capital revenue.....	10,136		9,448		22,321		5,090		6,797			
Net servicing fees	8,661		7,393		11,595		-7,135		4,042			
Net securitization income	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	30,210		78,498		124,640		126,138		38,371			
Other non-interest income.....	503,352		422,033		934,543		2,843,229		1,522,048			
Total overhead expenses	3,902,155		3,837,890		7,664,045		6,810,136		6,813,581			
Personnel expense.....	1,609,743		1,567,068		3,102,399		2,917,722		2,870,004			
Net occupancy expense.....	484,203		574,744		1,067,420		950,521		800,190			
Goodwill impairment losses	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	36,932		33,916		74,748		88,408		120,808			
Other operating expenses.....	1,771,277		1,662,162		3,419,478		2,853,485		3,022,579			
Fee income on mutual funds and annuities.....	43,713		44,508		82,894		64,611		65,893			
Memoranda												
Assets under management in proprietary mutual funds and annuities	0		0		0		0		0			
Number of equivalent employees	26,618		25,588		25,454		26,497		26,840			
Average personnel expense per employee.....	60.48		61.24		121.88		110.12		106.93			
Average assets per employee.....	19,597.77		19,879.36		20,063.27		17,439.41		14,416.46			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.49	2.35	60	2.69	2.15	62	2.38	2.17	56	1.41	2.02	47
Overhead expenses / Net Interest Income + non-interest income	64.35	59.40	69	67.89	59.03	81	65.75	59.28	76	51.69	62.28	16
Percent of Average Assets												
Total overhead expense	1.50	2.17	10	1.51	2.24	9	1.50	2.17	9	1.47	2.57	5
Personnel expense.....	0.62	1.20	5	0.62	1.25	3	0.61	1.21	4	0.63	1.30	3
Net occupancy expense.....	0.19	0.22	28	0.23	0.24	42	0.21	0.23	36	0.21	0.26	21
Other operating expenses.....	0.69	0.72	57	0.67	0.73	50	0.68	0.72	51	0.64	0.94	24
Overhead less non-interest income	0.82	1.19	21	0.86	1.10	26	0.82	1.10	22	0.48	1.25	11
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	63.93	58.92	71	67.47	58.45	82	65.35	58.83	75	51.42	61.82	17
Personnel expense.....	26.37	32.65	18	27.55	33.10	23	26.45	32.93	20	22.03	32.36	7
Net occupancy expense.....	7.93	6.14	79	10.10	6.33	92	9.10	6.23	86	7.18	6.58	60
Other operating expenses.....	29.63	19.36	93	29.82	18.60	94	29.80	19.18	94	22.21	22.28	68
Total non-interest income	28.78	25.40	63	29.12	28.18	58	29.70	27.67	59	34.61	28.83	67
Fiduciary activities income	1.19	2.23	44	1.49	2.24	44	1.40	2.20	47	1.28	2.09	45
Service charges on domestic deposit accounts	9.21	3.45	96	9.10	3.19	97	9.40	3.27	96	7.38	3.27	96
Trading revenue.....	-0.95	0.45	6	-1.30	0.72	3	-0.90	0.62	3	-1.24	1.28	0
Investment banking fees and commissions.....	10.28	2.25	92	10.72	2.52	90	10.48	2.58	89	4.79	2.46	82
Insurance activities revenue.....	0	0.36	30	0	0.37	22	0	0.36	24	0	0.41	24
Venture capital revenue.....	0.17	0.01	92	0.17	0.02	90	0.19	0.04	89	0.04	0.01	89
Net servicing fees	0.14	1.38	39	0.13	0.55	45	0.10	0.60	37	-0.05	0.01	27
Net securitization income	0	0	47	0	0.01	44	0	0.01	44	0	0	45
Net gain (loss) - sales of loans, OREO, and other assets	0.49	1.51	35	1.38	3.83	38	1.06	3.30	34	0.95	3.92	36
Other non-interest income.....	8.25	9.09	55	7.42	9.26	45	7.97	9.27	51	21.47	9.65	88
Overhead less non-interest income	35.15	32.73	51	38.35	29.94	73	35.65	30.52	64	16.81	31.93	14
Applicable income taxes / Pretax net operating income (tax equivalent).....	13.54	21.22	6	9.41	21.54	3	10.04	21.18	4	-6.50	18.63	3
Applicable income tax + TE / Pretax net operating income + TE	15.39	23.38	4	11.03	23.10	3	11.67	22.67	5	-4.64	21.18	2

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2022

Assets

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans	68,265,784	65,141,097	65,138,478	67,225,519	64,265,138	4.80	18.04	
Commercial and industrial loans	30,415,113	35,192,704	31,122,294	37,539,120	33,290,862	-13.58	-10.38	
Loans to individuals	38,459,838	37,639,885	38,197,730	39,010,532	40,557,283	2.18	16.44	
Loans to depository institutions and acceptances of other banks	621,817	83	0	0	0	749077.11	10648.78	
Agricultural loans	99,649	131,480	110,681	149,859	148,892	-24.21	-20.69	
Other loans and leases	36,552,418	33,103,686	33,646,606	30,113,755	25,918,768	10.42	62.69	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	174,414,619	171,208,935	168,215,789	174,038,785	164,180,943	1.87	18.33	
Less: Allowance for loan and lease losses	2,810,618	3,175,569	2,948,903	3,794,724	2,235,470	-11.49	50.40	
Net loans and leases	171,604,001	168,033,366	165,266,886	170,244,061	161,945,473	2.12	17.92	
Debt securities that reprice or mature in over 1 year	156,024,920	113,004,091	152,997,725	90,228,938	85,447,754	38.07	103.21	
Mutual funds and equity securities	68,892	108,417	105,400	100,292	38,530	-36.46	1396.03	
Subtotal	327,697,813	281,145,874	318,370,011	260,573,291	247,431,757	16.56	47.40	
Interest-bearing bank balances	35,219,160	74,966,203	54,475,498	65,280,903	11,761,067	-53.02	89.03	
Federal funds sold and reverse repos	41,696,644	40,237,297	42,850,958	51,787,452	52,745,028	3.63	14.07	
Debt securities that reprice or mature within 1 year	57,431,219	65,640,397	58,694,206	78,748,212	45,534,123	-12.51	116.99	
Trading assets	12,132,470	12,182,198	8,911,340	11,298,402	12,086,812	-0.41	-21.19	
Total earning assets	474,177,306	474,171,969	483,302,013	467,688,260	369,558,787	0.00	48.48	
Non-interest-bearing cash and due from depository institutions	3,802,589	3,174,377	3,683,420	3,310,173	3,114,593	19.79	62.45	
Premises, fixed assets, and leases	4,721,623	4,934,562	4,844,505	4,867,478	4,537,314	-4.32	74.36	
Other real estate owned	10,458	46,137	15,215	37,869	50,626	-77.33	-82.39	
Investment in unconsolidated subsidiaries	9,374,561	11,115,005	11,053,942	11,156,712	9,151,779	-15.66	385.62	
Intangible and other assets	24,431,266	20,725,854	21,526,244	20,266,737	22,191,563	17.88	9.90	
Total assets	516,517,803	514,167,904	524,425,339	507,327,229	408,604,662	0.46	48.16	
Quarterly average assets	521,086,861	510,733,260	518,329,429	494,316,665	397,573,719	2.03	46.72	
Average loans and leases (YTD)	169,706,839	173,745,666	170,767,217	173,159,771	160,271,698	-2.32	15.22	
Memoranda								
Loans held-for-sale	182,800	447,765	263,068	459,568	179,749	-59.18	29.45	
Loans not held-for-sale	174,231,819	170,761,170	167,952,721	173,579,217	164,001,194	2.03	18.32	
Real estate loans secured by 1–4 family	39,571,702	36,312,280	37,318,202	37,765,295	36,047,137	8.98	28.64	
Commercial real estate loans	28,686,274	28,816,703	27,810,861	29,447,200	28,198,674	-0.45	6.13	
Construction and land development	2,744,450	2,923,965	2,810,138	3,054,745	2,393,959	-6.14	7.48	
Multifamily	5,355,091	4,921,293	4,701,181	4,780,245	4,483,057	8.81	60.16	
Nonfarm nonresidential	20,586,733	20,971,445	20,299,542	21,612,210	21,321,658	-1.83	-2.59	
Real estate loans secured by farmland	7,808	12,113	9,415	13,024	19,327	-35.54	-80.06	
Total investment securities	213,525,031	178,752,905	211,797,331	169,077,442	131,020,407	19.45	106.80	
U.S. Treasury securities	67,700,155	48,497,372	71,749,833	42,719,317	19,620,542	39.60	255.18	
US agency securities (excluding mortgage-backed securities)	306,944	895,665	851,407	930,936	3,282,471	-65.73	-84.54	
Municipal securities	0	100	100	200	305	-100.00	-100.00	
Mortgage-backed securities	75,032,071	66,517,127	68,799,191	65,195,237	52,929,939	12.80	93.78	
Asset-backed securities	42,347,111	31,329,902	36,169,318	29,008,900	35,893,227	35.17	65.33	
Other debt securities	28,069,858	31,404,322	34,122,082	31,122,560	19,255,393	-10.62	57.10	
Mutual funds and equity securities	68,892	108,417	105,400	100,292	38,530	-36.46	1396.03	
Available-for-sale securities	213,456,139	178,644,488	211,691,931	168,977,150	107,250,155	19.49	218.93	
U.S. Treasury securities	67,700,155	48,497,372	71,749,833	42,719,317	19,620,542	39.60	255.18	
US agency securities (excluding mortgage-backed securities)	306,944	895,665	851,407	930,936	3,282,471	-65.73	-84.54	
Municipal securities	0	100	100	200	305	-100.00	-100.00	
Mortgage-backed securities	75,032,071	66,517,127	68,799,191	65,195,237	32,386,448	12.80	511.21	
Asset-backed securities	42,347,111	31,329,902	36,169,318	29,008,900	33,860,567	35.17	144.44	
Other debt securities	28,069,858	31,404,322	34,122,082	31,122,560	18,099,822	-10.62	72.43	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)					216,780			
Available-for-sale securities appreciation (depreciation)	-6,060,623	889,999	-539,246	1,664,888	-35,112			
Structured notes, fair value	0	0	0	0	0			
Pledged securities	13,590,109	12,274,170	13,642,219	11,643,737	10,414,765	10.72	34.45	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	23,532,450	23,592,262	25,224,499	21,544,762	15,551,668	-0.25	72.16
NOW, ATS and transaction accounts	23,471,808	20,520,882	25,980,506	21,021,488	14,327,078	14.38	118.67
Time deposits less brokered deposits < \$250K	1,616,861	1,902,893	1,668,537	-139,494,942	-103,002,263	-15.03	
MMDA and other savings accounts	331,613,385	335,268,837	338,517,231	326,536,764	247,293,955	-1.09	56.53
Other non-interest-bearing deposits							
Core deposits	380,234,504	381,284,874	391,390,773	229,608,072	174,170,438	-0.28	128.81
Time deposits of \$250K or more	4,317,177	1,351,432	1,290,414	1,776,900	3,026,994	219.45	55.48
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	40,847,514	44,824,697	43,531,338	51,309,080	45,731,934	-8.87	8.57
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	1,874,077	3,316,076	3,004,264	3,504,481	3,841,149	-43.49	-76.20
Other borrowings w/remaining maturity of 1 year or less	9,323,504	3,159,346	5,074,175	3,496,188	7,643,805	195.11	483.93
Other borrowings w/remaining maturity over 1 year	12,082,030	7,887,580	10,384,161	3,089,096	99,046	53.18	287.59
Brokered deposits < \$250K	1,091,156	1,209,840	1,245,632	142,927,803	107,634,294	-9.81	-98.51
Noncore funding	69,535,458	61,748,971	64,529,984	206,103,548	167,977,222	12.61	-44.98
Trading liabilities	7,892,809	5,097,127	6,141,208	6,225,230	6,043,096	54.85	-12.32
Subordinated notes and debentures + trust preferred securities	26,300	26,300	26,300	26,300	26,300	0.00	-88.78
Other liabilities	9,301,418	8,488,688	7,221,011	6,573,068	7,345,540	9.57	107.26
Total liabilities	466,990,489	456,645,960	469,309,276	448,536,218	355,562,596	2.27	52.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	30,917,895	30,917,895	30,917,895	30,917,895	30,917,895	0.00	17.66
Common surplus	2,619,128	2,619,128	2,619,128	2,619,128	2,619,128	0.00	0.14
Retained earnings	29,467,677	26,234,484	27,957,403	24,550,238	21,086,589	12.32	129.91
Accumulated other comprehensive income	-7,427,386	1,300,437	-328,363	2,453,750	168,454		
Other equity capital components	-6,050,000	-3,550,000	-6,050,000	-1,750,000	-1,750,000		
Total holding company equity capital	49,527,314	57,521,944	55,116,063	58,791,011	53,042,066	-13.90	18.32
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		-100.00
Total equity capital, including minority interest	49,527,314	57,521,944	55,116,063	58,791,011	53,042,066	-13.90	16.95
Total liabilities and capital	516,517,803	514,167,904	524,425,339	507,327,229	408,604,662	0.46	48.16
Memoranda							
Non-interest-bearing deposits	69,173,740	65,670,758	69,117,936	57,702,226	41,445,546	5.33	68.48
Interest-bearing deposits	316,469,097	318,175,388	324,808,883	316,610,549	243,386,180	-0.54	57.22
Total deposits	385,642,837	383,846,146	393,926,819	374,312,775	284,831,726	0.47	59.13
Long-term debt that reprices within 1 year	0	0	0	0	0		-100.00
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	55,116,063	58,791,011	58,791,011	53,042,066	49,999,611		
Accounting restatements	0	0	0	0	-84,386		
Net income	1,760,273	1,934,246	3,907,165	3,963,649	3,863,665		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	1,800,000	4,300,000	0	1,000,000		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	250,000	250,000	500,000	500,000	500,000		
Change in other comprehensive income	-7,099,022	-1,153,313	-2,782,113	2,285,296	763,176		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	49,527,314	57,521,944	55,116,063	58,791,011	53,042,066		

Percent Composition of Assets

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	13.22	38.78	12	12.67	36.32	12	12.42	36.25	12	13.25	36.22	15	15.73	37.78	19
Commercial and industrial loans	5.89	11.05	21	6.84	12.25	17	5.93	10.76	22	7.40	13.52	17	8.15	12.02	30
Loans to individuals	7.45	3.52	83	7.32	3.48	82	7.28	3.36	82	7.69	3.40	82	9.93	4.20	80
Loans to depository institutions and acceptances of other banks	0.12	0.02	90	0	0.01	67	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans.....	0.02	0.19	42	0.03	0.21	43	0.02	0.18	41	0.03	0.19	47	0.04	0.24	48
Other loans and leases.....	7.08	4.45	72	6.44	4.22	70	6.42	4.47	70	5.94	4.63	65	6.34	5.01	65
Net loans and leases.....	33.22	61.60	9	32.68	59.81	8	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11
Debt securities over 1 year.....	30.21	19.46	83	21.98	17.61	68	29.17	19.46	77	17.79	15.55	63	20.91	14.60	85
Mutual funds and equity securities	0.01	0.05	41	0.02	0.06	49	0.02	0.06	46	0.02	0.05	45	0.01	0.06	42
Subtotal	63.44	82.34	9	54.68	78.32	6	60.71	79.22	6	51.36	78.16	9	60.56	79.65	13
Interest-bearing bank balances	6.82	4.59	76	14.58	9.11	83	10.39	8.50	62	12.87	7.51	84	2.88	3.06	58
Federal funds sold and reverse repos	8.07	0.58	92	7.83	0.52	93	8.17	0.54	94	10.21	0.82	91	12.91	1.57	90
Debt securities 1 year or less	11.12	1.68	97	12.77	1.53	98	11.19	1.56	97	15.52	1.68	97	11.14	1.91	96
Trading assets	2.35	0.55	89	2.37	0.60	89	1.70	0.49	89	2.23	1.01	87	2.96	1.19	83
Total earning assets.....	91.80	90.95	62	92.22	91.43	57	92.16	91.77	53	92.19	91.05	61	90.44	89.53	63
Non-interest cash and due from depository institutions.....	0.74	1.01	30	0.62	1.01	22	0.70	0.82	38	0.65	1.07	19	0.76	1.14	22
Other real estate owned.....	0	0.01	36	0.01	0.02	52	0	0.01	38	0.01	0.02	37	0.01	0.03	37
All other assets.....	7.46	7.97	41	7.16	7.50	47	7.14	7.35	48	7.16	7.82	40	8.79	9.27	44
Memoranda															
Short-term investments	26.01	7.68	91	35.17	12.01	95	29.75	11.47	92	38.60	11.17	95	26.93	7.63	90
U.S. Treasury securities.....	13.11	1.96	97	9.43	1.08	97	13.68	1.47	97	8.42	0.84	96	4.80	1.03	89
US agency securities (excluding mortgage-backed securities)	0.06	0.84	33	0.17	0.77	40	0.16	0.82	39	0.18	0.63	44	0.80	0.54	69
Municipal securities	0	1.75	7	0	1.72	15	0	1.73	12	0	1.69	17	0	1.34	15
Mortgage-backed securities	14.53	13.68	57	12.94	12.97	51	13.12	14.14	48	12.85	11.75	55	12.95	11.44	60
Asset-backed securities	8.20	0.68	97	6.09	0.38	98	6.90	0.50	97	5.72	0.32	96	8.78	0.28	99
Other debt securities	5.43	0.52	96	6.11	0.52	96	6.51	0.53	96	6.13	0.42	96	4.71	0.39	95
Loans held-for-sale.....	0.04	0.35	37	0.09	0.42	37	0.05	0.55	34	0.09	0.52	28	0.04	0.39	26
Loans held for investment	33.73	61.41	9	33.21	59.85	8	32.03	58.06	8	34.21	61.72	10	40.14	63.50	11
Real estate loans secured by 1–4 family	7.66	12.26	30	7.06	11.69	31	7.12	11.46	32	7.44	11.91	32	8.82	13.29	30
Revolving	1.18	1.49	50	1.26	1.45	53	1.17	1.42	54	1.38	1.66	51	1.84	2.07	51
Closed-end, secured by first liens	6.40	10.40	33	5.73	9.84	31	5.88	9.67	32	5.98	9.81	31	6.84	10.69	30
Closed-end, secured by junior liens	0.08	0.18	42	0.08	0.20	35	0.07	0.17	38	0.09	0.22	37	0.14	0.28	42
Commercial real estate loans	5.55	24.34	12	5.60	22.48	12	5.30	22.69	12	5.80	22.22	14	6.90	22.23	19
Construction and land development	0.53	3.75	16	0.57	3.35	16	0.54	3.34	16	0.60	3.40	19	0.59	3.44	19
Multifamily.....	1.04	3.69	21	0.96	3.31	23	0.90	3.57	22	0.94	3.12	22	1.10	3.01	27
Nonfarm nonresidential	3.99	15.50	14	4.08	14.81	14	3.87	14.57	13	4.26	14.72	17	5.22	14.69	22
Real estate loans secured by farmland.....	0	0.35	19	0	0.34	22	0	0.30	21	0	0.33	22	0	0.36	26

Loan Mix and Analysis of Concentrations of Credit

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	39.14	62.08	19	38.05	59.66	18	38.72	61.05	19	38.63	57.15	21	39.14	57.46	23
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	22.69	20.31	59	21.21	19.82	53	22.18	19.86	59	21.70	19.43	57	21.96	20.75	55
Real estate loans secured by 1–4 family.....	3.50	2.40	69	3.79	2.42	68	3.65	2.43	67	4.01	2.64	68	4.59	3.15	69
Revolving	19.19	17.67	60	17.42	17.22	54	18.53	17.24	61	17.69	16.59	56	17.37	17.39	51
Closed-end.....	16.45	38.23	18	16.83	36.54	19	16.53	37.86	20	16.92	34.63	22	17.18	33.52	24
Construction and land development.....	1.57	5.97	21	1.71	5.50	19	1.67	5.65	19	1.76	5.26	20	1.46	5.09	19
1–4 family.....	0.73	1.34	48	0.64	1.11	50	0.77	1.18	54	0.51	0.93	48	0.41	0.94	42
Other.....	0.84	4.56	13	1.07	4.33	15	0.90	4.40	14	1.25	4.19	17	1.05	4.02	16
Multifamily.....	3.07	5.72	35	2.87	5.34	32	2.79	5.78	29	2.75	4.96	34	2.73	4.69	38
Nonfarm nonresidential	11.80	24.64	24	12.25	24.14	24	12.07	24.56	25	12.42	22.93	26	12.99	22.15	28
Owner-occupied.....	3.82	8.28	28	3.80	8.14	25	3.78	8.29	26	3.71	7.68	27	3.98	7.72	30
Other.....	7.99	16.13	27	8.45	15.71	26	8.29	15.94	25	8.71	14.95	29	9.01	14.34	33
Real estate loans secured by farmland.....	0	0.59	21	0.01	0.59	25	0.01	0.54	24	0.01	0.54	23	0.01	0.55	26
Loans to depository institutions and acceptances of other banks.....	0.36	0.05	90	0	0.03	67	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	17.44	18.46	53	20.56	20.98	55	18.50	18.86	56	21.57	22.17	51	20.28	19.53	59
Loans to individuals	22.05	6.27	90	21.98	6.28	90	22.71	6.24	90	22.41	6.13	90	24.70	7.13	92
Credit card loans	7.49	0.53	93	7.14	0.51	93	8.06	0.53	94	7.74	0.65	93	9.21	0.81	92
Agricultural loans.....	0.06	0.32	53	0.08	0.37	52	0.07	0.34	50	0.09	0.32	56	0.09	0.37	54
Other loans and leases.....	20.96	8.30	87	19.34	8.03	86	20	8.75	85	17.30	9.09	80	15.79	9.85	76
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	158.23	407.54	13	151.60	383.17	12	156	391.81	13	153.87	381.27	14	168.45	391.26	17
Real estate loans secured by 1–4 family.....	91.72	130.40	31	84.51	124.52	35	89.37	126.06	33	86.44	125.03	33	94.48	138.18	33
Revolving	14.14	15.55	53	15.08	15.53	57	14.72	15.44	56	15.98	17.42	53	19.73	21.26	54
Closed-end.....	77.58	113.22	32	69.42	107.53	32	74.65	108.85	34	70.46	106.14	32	74.75	115.20	32
Commercial real estate loans	66.49	254.23	14	67.06	238.21	13	66.60	245.88	13	67.40	234.65	16	73.91	229.44	19
Construction and land development.....	6.36	38.88	17	6.80	35.52	16	6.73	35.95	18	6.99	35.62	18	6.27	34.95	19
1–4 family.....	2.96	8.60	42	2.54	7.06	38	3.10	7.42	46	2.02	6.34	36	1.76	6.61	37
Other.....	3.40	29.76	9	4.26	28.07	12	3.63	28.11	9	4.98	28.16	16	4.52	27.32	17
Multifamily.....	12.41	39.14	25	11.45	34.78	24	11.26	38.66	23	10.94	32.74	24	11.75	31.04	29
Nonfarm nonresidential	47.72	162.28	15	48.81	157.17	15	48.61	158.05	15	49.47	155.06	18	55.89	152.10	21
Owner-occupied.....	15.43	54.20	19	15.12	52.65	17	15.23	52.99	19	14.78	52.37	20	17.13	53.07	22
Other.....	32.29	106.54	16	33.68	102.08	16	33.38	102.54	16	34.69	100.54	20	38.76	97.41	24
Real estate loans secured by farmland.....	0.02	3.62	18	0.03	3.59	22	0.02	3.22	20	0.03	3.44	21	0.05	3.60	25
Loans to depository institutions and acceptances of other banks.....	1.44	0.27	90	0	0.18	67	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	70.50	115.10	31	81.90	127.07	27	74.53	114.45	35	85.92	139.91	23	87.26	122.02	35
Loans to individuals	89.14	35.52	81	87.60	35.29	81	91.48	34.55	82	89.29	37.47	82	106.31	43.51	84
Credit card loans	30.26	2.76	93	28.46	2.61	93	32.46	2.77	93	30.85	3.30	92	39.62	4.34	91
Agricultural loans.....	0.23	1.81	45	0.31	2.01	44	0.27	1.86	42	0.34	1.88	47	0.39	2.18	50
Other loans and leases.....	84.72	50.19	75	77.04	46.75	75	80.58	51.06	74	68.93	49.54	67	67.94	52.44	66
Supplemental															
Non-owner occupied CRE loans / Gross loans	13.05	30.64	15	13.52	28.84	14	13.09	30.07	14	13.74	27.32	18	13.57	26.45	19
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	52.74	203.71	12	53.88	187.37	12	52.72	195.33	12	54.72	183.76	14	58.40	178.57	16
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	68.17	261.50	12	69	244.59	12	67.95	252.85	12	69.50	240.85	15	75.53	236.10	18

Liquidity and Funding

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	26.01	7.68	91	35.17	12.01	95	29.75	11.47	92	38.60	11.17	95	26.93	7.63	90
Liquid assets	43.24	25.39	87	45.34	28.17	90	45.34	29.03	87	44.90	26.22	88	34.84	22.44	81
Investment securities	41.34	21.68	96	34.77	19.64	93	40.39	21.63	96	33.33	17.85	92	32.07	16.99	91
Net loans and leases	33.22	61.60	9	32.68	59.81	8	31.51	58.67	7	33.56	61.58	9	39.63	63.77	11
Net loans, leases and standby letters of credit	34.82	62.44	9	34.32	60.62	7	33.07	59.49	6	35.24	62.48	8	41.48	64.84	10
Core deposits	73.61	75.64	30	74.16	74.75	34	74.63	75.71	31	45.26	70.67	10	42.63	63.09	15
Noncore funding	13.46	10.86	72	12.01	10.89	68	12.30	10.30	71	40.63	14.13	92	41.11	19.36	86
Time deposits of \$250K or more	0.84	1.54	32	0.26	1.81	6	0.25	1.58	6	0.35	2.11	9	0.74	2.94	11
Foreign deposits	0	0.34	39	0	0.35	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	7.91	1.20	94	8.72	1.20	96	8.30	1.23	95	10.11	1.47	95	11.19	1.94	93
Secured federal funds purchased	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	-0.16	0.50	16	0.89	0.52	68	0.13	0.54	45	-0.09	0.54	16	-1.72	0.48	11
Commercial paper	0.36	0.02	92	0.64	0.01	94	0.57	0.01	95	0.69	0.01	95	0.94	0.02	95
Other borrowings w/remaining maturity of 1 year or less	1.81	1.63	60	0.61	0.99	59	0.97	1	62	0.69	1.24	50	1.87	3.01	41
Earning assets that reprice within 1 year	41.40	36.16	62	51.18	38.93	81	44.75	37.37	67	54.40	39.38	87	46.73	39.29	76
Interest-bearing liabilities that reprice within 1 year	1.20	6.49	5	0.71	7.04	1	0.66	6.39	2	0.82	8.20	3	1.65	10.19	4
Long-term debt that reprices within 1 year	0	0.28	32	0	0.26	29	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	40.20	28.22	78	50.47	30.25	92	44.09	29.65	86	53.58	29.11	94	45.08	26.63	91
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-19.78	3.09	3	-42.35	-1.82	2	-28.74	-2.33	1	3.95	3.20	57	23.41	14.45	78
Net short-term noncore funding dependence	-23.61	-1.79	8	-45.32	-8.21	5	-32.14	-7.71	6	2.57	-4.76	77	23.17	3.38	94
Short-term investment / Short-term noncore funding	235.85	166.36	74	338.56	284.81	68	290.55	273.46	64	96.69	184.19	31	65.74	77.77	57
Liquid assets - short-term noncore funding / Nonliquid assets	56.74	28.61	84	63.95	34.02	87	64.22	36.68	83	9.04	28.18	21	-9.40	16.97	8
Net loans and leases / Total deposits	44.50	76.80	5	43.78	74.66	6	41.95	72.79	5	45.48	79.43	4	56.86	90.31	6
Net loans and leases / Core deposits	45.13	82.80	4	44.07	81.17	3	42.23	78.25	3	74.15	88.34	25	92.98	103.93	33
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-6.37			0.84			0.12			1.57			0.60	0.72	55
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-15.03	-13.54	41	2.24	1.94	69	-1.39	-0.25	20	4.17	4.31	60	-0.10	1.36	6
Structured notes appreciation (depreciation) / Tier 1 capital		-0.29			0.01			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	0	23.58	7	0	13.42	14	0	14.28	13	0	11.38	15	18.11	12.67	63
Available-for-sale securities	99.97	74.56	93	99.94	84.66	84	99.95	83.77	87	99.94	87.23	85	81.86	85.40	36
U.S. Treasury securities	31.71	9.26	88	27.13	5.52	89	33.88	6.70	90	25.27	4.72	89	14.98	6.15	81
US agency securities (excluding mortgage-backed securities)	0.14	4.02	26	0.50	4.50	31	0.40	4.12	34	0.55	4.01	35	2.51	3.49	59
Municipal securities	0	8	7	0	8.87	15	0	8.22	12	0	9.83	16	0	7.75	15
Mortgage-backed securities	35.14	63.23	12	37.21	66.59	11	32.48	66.54	10	38.56	66.64	14	40.40	67.43	14
Asset-backed securities	19.83	3.36	94	17.53	2.05	95	17.08	2.50	95	17.16	1.91	94	27.40	1.66	96
Other debt securities	13.15	3.01	90	17.57	3.17	93	16.11	3.08	93	18.41	3.01	92	14.70	2.94	90
Mutual funds and equity securities	0.03	0.28	38	0.06	0.32	43	0.05	0.29	41	0.06	0.35	39	0.03	0.40	34
Debt securities 1 year or less	26.90	8.89	88	36.72	8.69	96	27.71	7.78	92	46.58	10.55	96	34.75	11.86	91
Debt securities 1 to 5 years	34.77	20.02	81	28.40	17.05	78	34.60	18.25	82	31.19	17.03	80	41.67	17.94	84
Debt securities over 5 years	38.30	68.75	12	34.82	72.17	9	37.64	71.11	12	22.17	69.86	4	23.55	66.02	10
Pledged securities	6.36	30.80	8	6.87	33.87	14	6.44	32.26	14	6.89	35.67	14	7.95	30.57	16
Structured notes, fair value	0	0.15	40	0	0.03	41	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-25.71	-31.70	60	15.68	51.37	39	-20.32	27.98	16	77.95	183.32	37	24.83	26.69	60
Investment securities	19.45	21.19	55	18.50	33.34	39	25.27	31.36	48	29.05	23.62	69	4.90	11.75	47
Core deposits	-0.28	9.58	16	78.69	16.88	96	70.46	16.94	97	31.83	26.88	74	5.78	11.23	40
Noncore funding	12.61	10.50	62	-67.66	-23.76	2	-68.69	-14.79	1	22.70	-12.18	87	4.18	6.59	49

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)	149,768,434	146,487,890	146,367,978	146,643,066	143,716,174
Commit: Secured commercial real estate loans	4,362,532	3,473,983	4,020,993	3,385,710	4,353,035
Commit: Unsecured real estate loans	703,190	718,725	598,765	644,434	687,742
Credit card lines (reported semiannually, June/Dec)	79,566,185	73,839,724	75,926,201	74,626,207	79,875,988
Securities underwriting	0	0	0	0	0
Standby letters of credit	8,227,476	8,437,471	8,181,711	8,557,120	7,550,995
Commercial and similar letters of credit	13,693	50,970	51,651	13,180	14,126
Securities lent	2,834,238	4,444,087	3,280,460	3,662,999	4,326,289
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	35,294,490	33,679,916	28,172,524	73,104,544	58,199,292
Written options contracts (interest rate)	100,310	613,998	400,502	1,796,064	218,444
Purchased options contracts (interest rate)	771,377	1,454,157	968,225	849,717	307,540
Interest rate swaps	356,117,640	286,536,013	303,254,354	247,816,545	237,387,757
Futures and forward foreign exchange	2,033,529	1,793,566	2,504,343	1,531,982	2,019,969
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	3,777,130	7,824,751	11,241,750	9,302,202	2,111,456
Commodity and other futures and forward contracts	20,641	7,258	5,510	6,453	6,265
Written options contracts (commodity and other)	316,734	0	545	0	0
Purchased options contracts (commodity and other)	50,537	0	40	0	0
Commodity and other swaps	0	0	0	0	11,809

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	29	24.48	69	28.49	22.45	76	27.91	22.78	70	28.91	22.01	77	35.17	23.52	81
Standby letters of credit	1.59	0.66	87	1.64	0.67	87	1.56	0.65	87	1.69	0.71	86	1.85	0.84	86
Commercial and similar letters of credit	0	0.02	52	0.01	0.02	62	0.01	0.02	61	0	0.02	48	0	0.02	49
Securities lent	0.55	0.09	90	0.86	0.12	90	0.63	0.10	90	0.72	0.18	87	1.06	0.40	86
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.25	27	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.19	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.18	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.14	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	77.15	44.65	84	64.55	49.75	83	66.08	46.30	83	65.92	48.62	81	73.48	68.47	79
Interest rate contracts	75.95	32.11	87	62.68	35.96	87	63.46	32.46	87	63.78	34.36	85	72.47	47.31	80
Interest rate futures and forward contracts	6.83	3.60	85	6.55	5.17	83	5.37	3.25	83	14.41	6.21	87	14.24	10.67	83
Written options contracts (interest rate)	0.02	1.58	24	0.12	1.82	25	0.08	1.41	25	0.35	2.18	34	0.05	2.47	23
Purchased options contracts (interest rate)	0.15	1.48	54	0.28	1.33	60	0.18	1.31	58	0.17	1.46	53	0.08	2.65	49
Interest rate swaps	68.95	21.90	90	55.73	20.67	90	57.83	20.49	90	48.85	20.83	86	58.10	28.86	85
Foreign exchange contracts	1.12	6.76	73	1.87	6.16	76	2.62	6.30	79	2.14	6.01	76	1.01	10.12	70
Futures and forward foreign exchange contracts	0.39	4.19	74	0.35	3.93	71	0.48	3.78	73	0.30	3.47	68	0.49	5.23	68
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	40	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0.73	0.79	84	1.52	0.73	87	2.14	0.76	88	1.83	0.77	88	0.52	2.03	81
Equity, commodity, and other derivative contracts	0.08	1.19	74	0	0.86	70	0	0.92	70	0	1.86	66	0	3.32	64
Commodity and other futures and forward contracts	0	0.08	87	0	0.07	87	0	0.07	87	0	0.14	86	0	0.19	81
Written options contracts (commodity and other)	0.06	0.41	82	0	0.29	38	0	0.32	77	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0.01	0.31	79	0	0.19	38	0	0.21	77	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	37	0	0.29	37	0	0.31	38	0	0.32	36	0	0.38	71
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	88.25	46.07	89	84.31	42.93	86	85.71	44.98	87	84.69	42.82	85	89.67	45.53	84

Derivative Instruments

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	398,482,388	331,909,659	346,547,793	334,407,507	300,262,532
Interest rate contracts	392,283,817	322,284,084	332,795,605	323,566,870	296,113,033
Foreign exchange contracts	5,810,659	9,618,317	13,746,093	10,834,184	4,131,425
Equity, commodity, and other contracts	387,912	7,258	6,095	6,453	18,074
Derivatives Position					
Futures and forwards	37,348,660	35,480,740	30,682,377	74,642,979	60,225,526
Written options	417,044	613,998	401,047	1,796,064	218,444
Exchange-traded	200,086	0	0	300,000	0
Over-the-counter	216,958	613,998	401,047	1,496,064	218,444
Purchased options	821,914	1,454,157	968,265	849,717	307,540
Exchange-traded	50,537	0	90,240	300,000	0
Over-the-counter	771,377	1,454,157	878,025	549,717	307,540
Swaps	359,894,770	294,360,764	314,496,104	257,118,747	239,511,022
Held for trading	35,265,914	32,793,416	27,545,809	72,519,545	57,891,601
Interest rate contracts	34,883,490	32,793,416	27,545,224	72,519,545	57,879,792
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	382,424	0	585	0	11,809
Non-traded	363,216,474	299,116,243	319,001,984	261,887,962	242,370,931
Interest rate contracts	357,400,327	289,490,668	305,250,381	251,047,325	238,233,241
Foreign exchange contracts	5,810,659	9,618,317	13,746,093	10,834,184	4,131,425
Equity, commodity, and other contracts	5,488	7,258	5,510	6,453	6,265
Derivative contracts (excluding futures and FX 14 days or less)	398,065,345	331,295,660	346,146,745	332,611,442	300,044,087
One year or less	397,068,130	329,598,828	345,097,792	330,839,607	294,070,018
Over 1 year to 5 years	671,462	1,114,055	641,499	1,127,994	5,200,627
Over 5 years	325,753	582,777	407,454	643,841	773,442
Gross negative fair value (absolute value)	12,102,252	4,217,573	3,237,179	4,080,212	1,767,760
Gross positive fair value	11,881,523	3,999,874	3,123,231	3,813,285	1,573,739
Held for trading	43,544	7,547	9,092	9,243	3,689
Non-traded	11,837,979	3,992,327	3,114,139	3,804,042	1,570,050
Current credit exposure on risk-based capital derivative contracts	188,749	152,257	196,749	137,392	160,528
Credit losses on derivative contracts	0	1	103	262	7
Past Due Derivative Instruments Fair Value					
30-89 days past due	2	12	0	6	0
90+ days past due	0	30	0	0	0

Derivatives Analysis

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	Percent of Notional Amount														
Interest rate contracts	98.44	93.66	33	97.10	94.09	32	96.03	94.17	32	96.76	94.10	36	98.62	93.44	41
Foreign exchange contracts	1.46	3.30	70	2.90	3.27	73	3.97	3.47	73	3.24	3.49	70	1.38	3.20	65
Equity, commodity, and other contracts	0.10	1.20	71	0	1.17	69	0	1.14	69	0	1.17	65	0.01	1.64	63
Futures and forwards	9.37	9.78	64	10.69	12.57	63	8.85	11.16	59	22.32	14.05	71	20.06	13.49	70
Written options	0.10	5.78	18	0.18	7.49	18	0.12	6.28	16	0.54	8.18	17	0.07	5.91	15
Exchange-traded	0.05	0.15	86	0	0.11	42	0	0.12	42	0.09	0.14	83	0	0.15	42
Over-the-counter	0.05	5.46	16	0.18	7.20	18	0.12	5.96	16	0.45	7.73	18	0.07	5.10	16
Purchased options	0.21	3.69	45	0.44	3.44	47	0.28	3.27	46	0.25	3.42	44	0.10	4.42	41
Exchange-traded	0.01	0.15	83	0	0.12	40	0.03	0.12	83	0.09	0.15	83	0	0.28	39
Over-the-counter	0.19	3.17	47	0.44	3.04	50	0.25	2.87	47	0.16	2.86	44	0.10	3.35	43
Swaps	90.32	74.97	59	88.69	71.23	60	90.75	74.26	61	76.89	68.76	50	79.77	69.75	49
Held for trading	8.85	37.98	48	9.88	40.60	43	7.95	40.42	45	21.69	43.53	41	19.28	44.16	41
Interest rate contracts	8.75	31.52	50	9.88	34.42	46	7.95	34.15	46	21.69	36.62	44	19.28	37.24	43
Foreign exchange contracts	0	1.71	35	0	1.57	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0.10	0.58	83	0	0.58	40	0	0.60	79	0	0.68	38	0	0.83	75
Non-traded	91.15	62.02	51	90.12	59.40	56	92.05	59.58	54	78.31	56.47	58	80.72	55.84	58
Interest rate contracts	89.69	57.94	57	87.22	56.19	62	88.08	56.71	60	75.07	53.82	62	79.34	52.22	65
Foreign exchange contracts	1.46	0.36	90	2.90	0.38	92	3.97	0.40	91	3.24	0.46	90	1.38	0.34	87
Equity, commodity, and other contracts	0	0.10	79	0	0.13	78	0	0.09	78	0	0.10	76	0	0.13	79
Derivative contracts (excluding futures and forex 14 days or less)	99.90	93.09	62	99.82	91.87	70	99.88	92.53	71	99.46	91.48	69	99.93	93.86	70
One year or less	99.65	31.78	93	99.30	28.05	94	99.58	27.56	96	98.93	32.05	92	97.94	32.17	90
Over 1 year to 5 years	0.17	24.76	13	0.34	26.03	10	0.19	27.01	10	0.34	27.06	7	1.73	30.45	13
Over 5 years	0.08	27.14	13	0.18	30.08	13	0.12	29.89	12	0.19	29.56	10	0.26	28.09	12
Gross negative fair value (absolute value)	3.04	1.56	86	1.27	1.25	58	0.93	0.98	49	1.22	1.55	49	0.59	0.83	45
Gross positive fair value	2.98	1.74	77	1.21	1.68	33	0.90	1.34	26	1.14	2.23	19	0.52	1.19	20
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.30	0.07	90	0.11	0.05	87	0.08	0.04	85	0.10	0.07	82	0.05	0.06	79
Gross positive fair value (X)	0.29	0.08	90	0.10	0.07	77	0.08	0.05	80	0.10	0.09	67	0.04	0.07	65
Held for trading (X)	0	0.06	49	0	0.05	44	0	0.04	46	0	0.07	41	0	0.06	37
Non-traded (X)	0.29	0.02	99	0.10	0.01	96	0.08	0.01	95	0.10	0.02	94	0.04	0.01	93
Current credit exposure (X)	0	0.04	32	0	0.05	22	0.01	0.04	26	0	0.06	20	0	0.05	28
Credit losses on derivative contracts	0	0	50	0	0	87	0	0	87	0	0	85	0	0	89
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	93	0	0	95	0	0	47	0	0	92	0	0	47
90+ days past due	0	0	47	0	0	93	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.08	0.54	35	0.07	0.63	25	0.09	0.46	28	0.06	0.85	23	0.07	0.73	29

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2022		06/30/2021		12/31/2021		12/31/2020		12/31/2019						
Change: Allowance for Loan and Lease Losses excluding ATTR															
Beginning balance		2,948,903		3,794,724		3,794,724		2,235,470		2,105,134					
Gross losses		418,865		522,121		897,406		1,397,867		1,458,521					
Write-downs, transfers to loans held-for-sale		0		0		0		0		0					
Recoveries		172,423		194,664		368,437		288,629		326,409					
Net losses		246,442		327,457		528,969		1,109,238		1,132,112					
Provision for loan and lease losses		107,876		-291,698		-316,852		2,667,324		1,260,298					
Adjustments		281		0		0		1,168		2,150					
Ending balance		2,810,618		3,175,569		2,948,903		3,794,724		2,235,470					
Memo: Allocated transfer risk reserve (ATTRR)		0		0		0		0		0					
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.08	45	-0.11	-0.14	50	-0.06	-0.09	53	0.58	0.51	61	0.33	0.15	88
Provision for loan and lease losses / Average loans and leases	0.13	0.14	61	-0.34	-0.25	34	-0.19	-0.16	41	1.54	0.82	87	0.79	0.24	92
Provision for loan and lease losses / Net loan and lease losses	43.77	198.72	35	-89.08	77.32	46	-59.90	-105.48	52	240.46	487.86	31	111.32	130.58	49
Allowance for loan and lease losses / Total loans and leases not held for sale	1.61	1.17	86	1.86	1.39	80	1.76	1.23	87	2.19	1.58	80	1.36	0.83	88
Allowance for loan and lease losses / Total loans and leases	1.61	1.15	86	1.85	1.37	82	1.75	1.20	87	2.18	1.55	82	1.36	0.81	88
Allowance for loan and lease losses / Net loans and leases losses (X)	5.70	28.67	16	4.85	15.27	18	5.57	21.39	21	3.42	11.58	15	1.97	8.03	15
Allowance for loan and lease losses / Nonaccrual assets	330.36	413.77	52	294.64	318.67	59	332.02	364.13	62	329.97	299.17	66	188.53	218.72	62
ALLL / 90+ days past due + nonaccrual loans and leases	253.88	319.24	48	249.15	260.68	55	224.98	287.08	48	266.45	244.34	65	143.55	151.73	57
Gross loan and lease losses / Average loans and leases	0.49	0.16	91	0.60	0.22	93	0.53	0.19	93	0.81	0.34	89	0.91	0.28	90
Recoveries / Average loans and leases	0.20	0.07	90	0.22	0.08	91	0.22	0.08	92	0.17	0.07	90	0.20	0.08	91
Net losses / Average loans and leases	0.29	0.08	91	0.38	0.13	91	0.31	0.11	92	0.64	0.27	89	0.71	0.21	90
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	19.21	23.25	46	13.93	16.12	53	26.36	34.67	45	19.79	33.98	27	25.59	36.22	39
Earnings coverage of net loan and lease losses (X)	8.72	-9.51	34	5.64	4.52	24	7.63	39.72	22	5.76	22.91	27	4.90	24.40	22
Net Loan and Lease Losses By Type															
Real estate loans	-0.03	-0.01	18	-0.02	0.03	19	-0.02	0.02	20	0.01	0.04	34	0.03	0.01	69
Real estate loans secured by 1–4 family	-0.04	-0.02	26	-0.02	-0.01	35	-0.03	-0.02	29	0	0.01	36	0.03	0.01	74
Revolving	-0.10	-0.08	27	-0.07	-0.05	26	-0.06	-0.07	32	-0.01	0.01	39	0.06	0.02	70
Closed-end	-0.03	-0.02	29	-0.01	-0.01	41	-0.03	-0.01	26	0	0	40	0.02	0	76
Commercial real estate loans	-0.01	0	25	-0.01	0.05	16	0	0.04	39	0.03	0.07	48	0.02	0.01	69
Construction and land development	-0.05	-0.02	16	-0.09	0	8	-0.04	0	16	0.01	0	72	0	-0.01	75
1–4 family	0.02	0	96	0	0	57	0.01	0	93	0	0	59	-0.01	0	15
Other	-0.08	-0.01	9	-0.09	-0.01	7	-0.06	0	11	0.01	0	75	0.01	-0.01	83
Multifamily	0	0	23	-0.01	0.01	5	0.01	0.01	78	-0.01	0	11	0	0	16
Nonfarm nonresidential	0	0	29	0	0.07	43	0.01	0.05	44	0.04	0.11	48	0.03	0.02	69
Owner-occupied	0	0	24	0	0.01	30	0	0.01	70	0.01	0.02	60	0.01	0.01	73
Other	0	0	27	0	0.06	50	0	0.04	48	0.03	0.08	53	0.02	0.01	76
Real estate loans secured by farmland	0	0	55	-0.46	-0.01	0	-0.45	0	2	-2.16	0.02	0	0	0.01	48
Commercial and industrial loans	0.10	0.10	62	0.28	0.20	66	0.21	0.17	63	0.31	0.47	46	0.17	0.37	34
Loans to individuals	1.18	0.65	81	1.44	0.78	82	1.18	0.71	79	2.27	1.13	81	2.30	1.17	83
Credit card loans	2.32	1.99	61	3.04	2.18	71	2.23	1.84	70	4.50	2.92	83	4.51	3.11	78
Agricultural loans	0.22	0.01	89	0.03	0.03	78	0.05	0.02	81	0.03	0.19	62	-0.01	0.08	11
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.08	0.14	60	0.07	0.08	67	0.07	0.10	66	0.33	0.15	77	0.48	0.15	87

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2022	06/30/2021		12/31/2021		12/31/2020		12/31/2019					
		BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct
30+ Days Past Due and Nonaccrual Assets													
30–89 days past due loans and leases		718,722		684,788		1,678,817		1,896,569		1,126,197			
90+ days past due loans and leases		256,292		196,755		422,568		274,149		371,574			
Nonaccrual loans and leases		850,768		1,077,791		888,157		1,150,005		1,185,754			
Total past due and nonaccrual loans and leases		1,825,782		1,959,334		2,989,542		3,320,723		2,683,525			
Restructured 30–89 days past due		16,982		10,863		16,245		16,137		26,495			
Restructured 90+ days past due		10,396		4,201		10,208		5,863		16,730			
Restructured nonaccrual		282,252		361,832		318,067		394,342		402,203			
Total restructured loans and leases		309,630		376,896		344,520		416,342		445,428			
30–89 days past due loans held for sale		0		0		0		0		0			
90+ days past due loans held for sale		0		0		0		0		0			
Nonaccrual loans held for sale		0		0		0		0		0			
Total past due and nonaccrual loans held for sale		0		0		0		0		0			
Restructured loans and leases in compliance		377,225		285,376		264,658		321,436		365,359			
Other real estate owned		10,458		46,137		15,215		37,869		50,626			
Other Assets													
30–89 days past due		0		0		0		0		0			
90+ days past due		0		0		0		0		0			
Nonaccrual		0		0		0		0		0			
Total other assets past due and nonaccrual		0		0		0		0		0			
Percent of Loans and Leases		BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct
30–89 days past due loans and leases		0.41	0.32	70	0.40	0.27	78	1	0.32	93	1.09	0.39	92
90+ days past due loans and leases		0.15	0.09	78	0.11	0.10	76	0.25	0.10	83	0.16	0.12	74
Nonaccrual loans and leases		0.49	0.38	69	0.63	0.58	62	0.53	0.46	67	0.66	0.66	55
90+ days past due and nonaccrual loans and leases		0.63	0.53	69	0.74	0.73	59	0.78	0.62	71	0.82	0.85	56
30–89 days past due restructured		0.01	0.01	74	0.01	0.01	68	0.01	0.01	75	0.01	0.01	64
90+ days past due restructured		0.01	0	83	0	0	77	0.01	0	82	0	0.01	75
Nonaccrual restructured		0.16	0.09	77	0.21	0.12	77	0.19	0.10	78	0.23	0.13	81
30–89 days past due loans held for sale		0	0	40	0	0	40	0	0	40	0	0	38
90+ days past due loans held for sale		0	0	42	0	0	42	0	0	41	0	0	42
Nonaccrual loans held for sale		0	0	40	0	0	38	0	0	40	0.01	0.01	40
Percent of Loans and Leases and Other Assets		BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct
30+ Days Past Due and Nonaccrual													
30–89 days past due assets		0.41	0.32	70	0.40	0.27	78	1	0.32	93	1.09	0.40	91
90+ days past due assets		0.15	0.10	78	0.11	0.10	76	0.25	0.10	83	0.16	0.12	74
Nonaccrual assets		0.49	0.39	69	0.63	0.59	62	0.53	0.47	67	0.66	0.67	54
30+ days past due and nonaccrual assets		1.05	0.88	72	1.14	1.04	65	1.78	0.97	86	1.91	1.29	79
Percent of Total Assets		BHC	Peer #	1	Pct	BHC	Peer #	1	Pct	BHC	Peer #	1	Pct
90+ days past due and nonaccrual assets		0.21	0.32	37	0.25	0.43	28	0.25	0.36	37	0.28	0.52	27
90+ days past due and nonaccrual assets + other real estate owned		0.22	0.34	33	0.26	0.46	26	0.25	0.37	31	0.29	0.55	27
Restructured and Nonaccrual Loans and Leases													
+ OREO as Percent of:													
Total assets		0.25	0.38	38	0.28	0.52	25	0.23	0.41	28	0.30	0.60	24
Allowance for loan and lease losses		45.04	57.44	46	44.85	67.93	32	40.51	62.64	32	40.35	66.66	27
Equity capital + allowance for loan and lease losses		2.42	3.52	40	2.35	4.43	25	2.06	3.60	28	2.45	4.97	24
Tier 1 capital + allowance for loan and lease losses		2.93	3.97	43	3.31	5.28	30	2.86	4.30	35	3.51	6.05	26
Loans and leases + other real estate owned		0.73	0.63	65	0.83	0.88	51	0.71	0.71	58	0.88	0.97	47

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.18	0.26	46	0.27	0.24	66	0.39	0.26	76	0.96	0.39	89	0.34	0.38	53
	90+ days past due		0.14	0.11	79	0.13	0.12	80	0.25	0.12	83	0.14	0.16	75	0.14	0.16	72
	Nonaccrual.....		0.84	0.45	85	1.12	0.65	83	0.93	0.52	82	1.12	0.76	80	1.16	0.46	92
Commercial and industrial	30–89 days past due		0.54	0.28	83	0.30	0.17	81	1.68	0.24	97	0.87	0.23	92	0.31	0.31	62
	90+ days past due		0.02	0.03	59	0.01	0.02	54	0.38	0.04	94	0.01	0.03	53	0.01	0.05	45
	Nonaccrual.....		0.41	0.46	58	0.35	0.64	38	0.33	0.57	38	0.43	0.75	32	0.58	0.83	41
Individuals	30–89 days past due		1.07	0.70	75	0.92	0.55	81	1.12	0.63	77	1.41	0.83	82	1.80	0.83	87
	90+ days past due		0.39	0.07	91	0.29	0.07	86	0.34	0.09	88	0.45	0.14	85	0.69	0.17	88
	Nonaccrual.....		0.38	0.18	81	0.46	0.18	85	0.41	0.17	85	0.51	0.28	79	0.52	0.17	88
Depository institution loans	30–89 days past due		0	0.01	45	0	0	45		0.01			0				0
	90+ days past due		0	0	46	0	0	48		0			0				0
	Nonaccrual.....		0	0.01	45	0	0	48		0			0				0
Agricultural	30–89 days past due		0.08	0.10	68	0.07	0.16	63	1.62	0.07	96	0.43	0.17	81	0.02	0.24	55
	90+ days past due		0.75	0	99	0.01	0	91	0.18	0	94	0.02	0	93	0.03	0	90
	Nonaccrual.....		0.13	0.36	63	0.05	0.69	53	0.25	0.70	70	0.04	0.49	51	0.06	0.67	48
Foreign governments	30–89 days past due		0	0	50	0	0.01	46	7.44	0.50	93	0	0	50	0	0.07	47
	90+ days past due		0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
	Nonaccrual.....		0	0.18	36	0	0.04	46	0	0.15	43	0	0.09	46	0	0.03	44
Other loans and leases	30–89 days past due		0.06	0.11	61	0.18	0.11	74	1.37	0.12	96	1.26	0.18	93	0.29	0.20	69
	90+ days past due		0.01	0.01	80	0	0.01	35	0.03	0.01	90	0	0.01	33	0	0.01	30
	Nonaccrual.....		0.01	0.07	58	0.16	0.13	70	0.07	0.09	66	0.13	0.15	64	0.14	0.13	68

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.14	0.39	28	0.12	0.35	26	0.28	0.46	37	0.26	0.65	22	0.23	0.67	14
	90+ days past due	0.25	0.22	80	0.22	0.27	78	0.42	0.24	81	0.23	0.33	76	0.23	0.31	76
	Nonaccrual	1.19	0.61	83	1.46	0.82	84	1.29	0.71	85	1.50	0.89	81	1.67	0.73	90
Revolving	30–89 days past due	0.26	0.26	53	0.25	0.29	47	0.54	0.28	79	0.33	0.48	40	0.47	0.45	50
	90+ days past due	0.38	0.02	96	0.33	0.02	93	0.54	0.02	98	0.30	0.03	95	0.29	0.05	91
	Nonaccrual	2.26	1.15	84	3.13	1.05	88	3.04	1.18	85	3.24	1.13	87	3.45	1	88
Closed-end	30–89 days past due	0.12	0.42	26	0.09	0.36	21	0.23	0.49	30	0.24	0.65	22	0.17	0.70	11
	90+ days past due	0.22	0.25	79	0.20	0.29	75	0.40	0.26	80	0.21	0.38	75	0.22	0.35	74
Junior lien	Nonaccrual	0.99	0.60	80	1.09	0.77	75	0.94	0.67	74	1.10	0.87	72	1.20	0.70	83
	30–89 days past due	0	0.01	45	0.01	0.01	47	0.01	0.01	57	0.01	0.02	41	0.01	0.02	30
	90+ days past due	0	0	83	0	0	79	0.01	0	87	0	0	72	0	0	66
	Nonaccrual	0.08	0.02	86	0.11	0.04	85	0.09	0.03	83	0.12	0.04	87	0.15	0.04	90
Commercial real estate	30–89 days past due	0.23	0.16	74	0.45	0.14	86	0.53	0.15	89	1.86	0.26	99	0.47	0.18	91
	90+ days past due	0	0.01	65	0.02	0.01	75	0.03	0.01	88	0.03	0.02	77	0.02	0.03	60
	Nonaccrual	0.36	0.32	64	0.69	0.52	67	0.44	0.38	64	0.64	0.62	53	0.51	0.23	82
Construction and development	30–89 days past due	0.47	0.22	82	0.30	0.12	81	0.31	0.17	78	2.77	0.28	96	1.13	0.28	89
	90+ days past due	0.02	0.01	85	0.04	0.01	90	0.22	0.01	97	0.13	0.01	96	0.05	0.02	85
	Nonaccrual	0.13	0.16	64	0.15	0.36	60	0.14	0.20	66	0.43	0.41	72	0.26	0.20	77
1–4 family	30–89 days past due	0.03	0.02	73	0.18	0.02	94	0	0.02	63	0.08	0.03	78	0.07	0.06	68
	90+ days past due	0.01	0	95	0.02	0	91	0.21	0	99	0.11	0	98	0.04	0	91
Other	Nonaccrual	0	0.01	32	0	0.02	30	0	0.01	32	0	0.03	27	0	0.02	30
	30–89 days past due	0.43	0.17	84	0.12	0.07	78	0.30	0.13	82	2.69	0.22	96	1.07	0.20	92
	90+ days past due	0.01	0.01	86	0.02	0	91	0.01	0	90	0.02	0	92	0.01	0.01	76
	Nonaccrual	0.13	0.13	71	0.15	0.29	65	0.14	0.16	74	0.43	0.35	75	0.26	0.17	79
Multifamily	30–89 days past due	0.06	0.04	75	0.23	0.06	84	0.49	0.07	92	0.50	0.09	91	0.14	0.08	78
	90+ days past due	0	0	45	0	0	44	0	0	46	0	0	92	0	0	83
	Nonaccrual	0.13	0.07	79	0.20	0.14	75	0.33	0.17	80	0.21	0.11	77	0.12	0.05	80
Nonfarm non-residential	30–89 days past due	0.25	0.13	73	0.52	0.14	87	0.57	0.13	88	2.03	0.23	98	0.46	0.14	90
	90+ days past due	0	0.01	70	0.02	0.01	75	0.01	0.01	74	0.01	0.02	68	0.02	0.03	62
Owner Occupied	Nonaccrual	0.45	0.39	66	0.88	0.66	69	0.51	0.45	62	0.76	0.80	55	0.62	0.28	85
	30–89 days past due	0.06	0.04	65	0.17	0.04	91	0.15	0.04	90	0.75	0.07	98	0.15	0.07	84
Other	90+ days past due	0	0	77	0.01	0	84	0.01	0	82	0.01	0	81	0.01	0.01	69
	Nonaccrual	0.22	0.14	69	0.34	0.25	73	0.26	0.17	71	0.32	0.27	60	0.38	0.16	84
	30–89 days past due	0.19	0.08	77	0.35	0.09	86	0.42	0.08	88	1.27	0.14	95	0.31	0.07	93
	90+ days past due	0	0	75	0	0.01	76	0	0	77	0	0.01	75	0.01	0.01	66
	Nonaccrual	0.23	0.21	65	0.54	0.40	68	0.25	0.23	67	0.44	0.44	58	0.24	0.10	83
Farmland	30–89 days past due	0	0.11	30	0	0.11	30	0	0.10	31	0	0.11	30	2.56	0.23	95
	90+ days past due	0	0.01	43	0.16	0	95	0.19	0	96	0.15	0	96	0	0.01	42
	Nonaccrual	0.42	0.63	66	0.49	1.10	57	0.46	0.69	62	1.31	1.13	70	0.71	0.84	60
Credit card	30–89 days past due	1.32	1.02	80	0.96	0.63	75	1.14	0.81	73	1.27	0.95	73	1.74	1.19	82
	90+ days past due	1.13	0.44	86	0.88	0.39	79	0.96	0.45	80	1.30	0.63	83	1.84	0.78	86
	Nonaccrual	0	0.11	35	0	0.08	37	0	0.10	36	0	0.05	37	0	0.11	35

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	27,487,023	29,987,023	27,487,023	31,787,023	31,787,023										
Retained earnings	29,467,677	26,234,484	27,957,403	24,550,238	21,086,589										
Accumulated other comprehensive income (AOCI)	-7,427,386	1,300,437	-328,363	2,453,750	168,454										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	49,527,314	57,521,944	55,116,063	58,791,011	53,042,066										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	16,600,107	16,412,851	16,623,472	16,431,759	15,584,227										
Accumulated other comprehensive income-related adjustments	-7,427,386	1,300,437	-328,363	2,453,750	428,112										
Other deductions from common equity tier 1 capital	16,230	2,333	6,102	405	729										
Subtotal:	40,338,363	39,806,323	38,814,852	39,905,097	37,028,998										
Adjustments and deductions for common equity tier 1 capital	5,646	12,118	7,303	10,620	1,112,842										
Common equity tier 1 capital	40,332,717	39,794,205	38,807,549	39,894,477	35,916,156										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	5,646	12,118	7,303	10,620	9,869										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	40,332,717	39,794,205	38,807,549	39,894,477	35,916,156										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	2,970,784	2,785,053	2,833,596	2,853,790	2,357,586										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	2,970,784	2,785,053	2,833,596	2,853,790	2,357,586										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	2,970,784	2,785,053	2,833,596	2,853,790	2,357,586										
Exited advanced approach tier 2 capital															
Total capital	43,303,501	42,579,258	41,641,145	42,748,267	38,273,742										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	521,086,861	510,733,260	518,329,429	494,316,665	397,573,719										
Less: Deductions from common equity tier 1 capital	16,605,753	16,424,969	16,630,775	16,442,380	16,697,069										
Less: Other deductions	6,453,286	-309,213	815,180	-871,233	87,867										
Total assets for leverage ratio	498,027,822	494,617,504	500,883,474	478,745,518	380,788,783										
Total risk-weighted assets	243,033,581	224,995,622	229,481,053	234,224,137	221,640,924										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	16.60	11.85	90	17.69	12.66	93	16.91	12.37	90	17.03	12.35	90	16.20	12.11	87
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	16.60	12.53	89	17.69	13.44	90	16.91	13.11	89	17.03	13.08	89	16.20	12.78	86
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	17.82	14.37	87	18.92	15.42	88	18.15	14.91	87	18.25	15.23	86	17.27	14.36	84
Total capital, column B	0	0.34	46	0	0.37	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	8.10	9.08	19	8.05	9.11	21	7.75	8.98	20	8.33	9.13	29	9.43	9.76	46
Supplementary leverage ratio, advanced approaches HCs	7.30	6.62	73	7.36	6.95	68	7.07	6.71	68	9.49	8.72	68	8.45	7.41	77

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		70		9		45			45			-13	677.78	-89.94			
Other insurance activities income		70		9		45			45			-13	677.78	-89.94			
Insurance and reinsurance underwriting income		0		0		0			0			0			0		
Premiums		0		0		0			0			0			0		
Credit related insurance underwriting		0		0		0			0			0			0		
Other insurance underwriting		0		0		0			0			0			0		
Insurance benefits, losses, expenses		0		0		0			0			0			0		
Net assets of insurance underwriting subsidiaries		0		0		0			0			0			0		
Life insurance assets		1,768,814		1,741,350		1,754,677			1,729,649			1,707,359		1.58	7.13		

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1
Analysis Ratios																	
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37		
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.63			52.30			53.11			53.67			51.47				
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.37			47.70			46.89			46.33			48.53				
Separate account assets (L/H) / Total life assets	11.61			13.29			13.40			11.24			7.26				
Insurance activities revenue / Adjusted operating income	0	0.36	30	0	0.37	22	0	0.36	24	0	0.41	24	0	0.47	0		
Premium income / Insurance activities revenue	0	3.08	41	0	3.14	41	0	2.76	42	0	2.84	40		7.32			
Credit related premium income / Total premium income	34.56			30.92			32.99			38.23			34.91				
Other premium income / Total premium income	65.44			69.08			67.01			61.77			65.09				
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39		
Insurance net income (P/C) / Equity (P/C)	18.14			21.10			23.22			15.59			19.86				
Insurance net income (L/H) / Equity (L/H)	163.24			5.07			4.49			3.62			5.13				
Insurance benefits, losses, expenses / Insurance premiums	3,806.36			-395.05			927.51			447.82			233.61				
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0.07			0.07			0.07			0.15			
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0			0.15			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	4.10	12.13	21	4.05	11.54	25	4.20	12	21	3.96	11.03	24	4.48	11.51	26		
Broker-Dealer Activities																	
Net assets of broker-dealer subsidiaries (\$000)		62,307,077				58,486,164				58,835,682				66,173,175			
Net assets of broker-dealer subsidiaries / Consolidated assets	12.06	0.53	93	11.37	0.47	93	11.22	0.46	93	13.04	0.75	92	16.11	1.39	90		

Foreign Activities

Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	4,101,981	5,727,128	5,047,810	5,980,137	6,501,090
Real estate loans.....	452,401	383,070	398,643	406,076	425,331
Commercial and industrial loans	2,825,157	5,121,402	4,434,612	5,355,676	5,877,151
Loans to depository institutions and other banks acceptances	621,817	0	0	0	0
Loans to foreign governments and institutions	202,606	222,656	214,555	218,385	198,608
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	23,474,878	29,336,827	31,935,491	29,357,056	17,871,368
Interest-bearing bank balances	84,745	87,560	302,094	228,079	154,512
Total selected foreign assets	27,661,604	35,151,515	37,285,395	35,565,272	24,526,970
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.77	32	0	0.64	34	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits.....		0.25			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.37			0.26			0.20			5.18			27.03	
Commercial and industrial loans		0.61			1.03			0.79			0.64			0.29	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Growth Rates															
Net loans and leases.....	-28.38	11.61	16	-10.46	-1.19	35	-15.59	6.83	24	-8.01	-2.40	41	-5.63	22.48	40
Total selected assets.....	-21.31	18.50	22	34.75	3.19	84	4.84	9.48	62	45	2.04	89	-8.50	12.40	30
Deposits		-4.80			9.07			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		132	173	143	300	447	-23.70	-85.62
1–4 family residential loans		132	173	143	300	447	-23.70	-85.62
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		19.19	17.42	18.53	17.69	17.37		
Home equity lines		3.50	3.79	3.65	4.01	4.59		
Credit card receivables.....		7.49	7.14	8.06	7.74	9.21		
Auto loans and other consumer loans.....		14.52	14.80	14.61	14.62	15.43		
Commercial and industrial loans		17.44	20.56	18.50	21.57	20.28		
All other loans and leases.....		37.86	36.30	36.65	34.37	33.13		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019			
						Percent Change		
						1-Year	5-Year	
Percent of Total Securitization Activities by Type								
Retained credit exposure.....	0	0	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	0	0	
Home equity lines.....								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans.....								
All other loans and leases.....								
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	0	0	
Home equity lines.....								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....	0	0	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	0	0	
Dollar Amount in Thousands		06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
30–89 Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0	73		
Home equity lines.....	0	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	73		
90+ Days Past Due Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	73		
Net Losses on Securitized Assets								
1–4 family residential loans	0	0	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	0	0	
Auto loans	0	0	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	16.33
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	16.33
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0	0	0	0	16.33
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	0
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.12	0.09	0.23	0.24	0.17
Home equity lines	0.26	0.25	0.54	0.33	0.47
Credit card receivables	1.32	0.96	1.14	1.27	1.74
Commercial and industrial loans	0.54	0.30	1.68	0.87	0.31
All other loans and leases	0.36	0.48	1.04	1.53	0.84
Total managed loans past due 30–89 days	0.41	0.40	1	1.09	0.69
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.22	0.20	0.40	0.21	0.22
Home equity lines	0.38	0.33	0.54	0.30	0.29
Credit card receivables	1.13	0.88	0.96	1.30	1.84
Commercial and industrial loans	0.02	0.01	0.38	0.01	0.01
All other loans and leases	0.01	0.01	0.02	0.01	0.01
Total managed loans past due 90+ days	0.15	0.11	0.25	0.16	0.23
Total Past Due Managed Assets	0.56	0.51	1.25	1.25	0.91
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.03	-0.01	-0.03	0	0.02
Home equity lines	-0.10	-0.07	-0.06	-0.01	0.06
Credit card receivables	2.32	3.04	2.23	4.50	4.51
Commercial and industrial loans	0.10	0.28	0.21	0.31	0.17
All other loans and leases	0.19	0.22	0.20	0.46	0.48
Net Losses on Managed Assets Percent of Total Managed Assets	0.28	0.38	0.31	0.64	0.69

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2022	06/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Operating Income								
Income from bank subsidiaries	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Income from nonbank subsidiaries	81,500	77,500	154,750	275,800	612,802	5.16	-58.07	
Dividends	81,500	77,500	154,750	275,800	267,880	5.16		
Interest	0	0	0	0	344,922		-100.00	
Management and service fees	0	0	0	0	0			
Other income	0	0	0	0	0			
Income from subsidiary holding companies	0	0	0	0	0	0		
Dividends	0	0	0	0	0	0		
Interest	0	0	0	0	0	0		
Management and service fees	0	0	0	0	0	0		
Other income	0	0	0	0	0	0		
Total income from subsidiaries	81,500	77,500	154,750	275,800	612,802	5.16	-58.07	
Securities gains (losses)	0	0	0	0	0	0		
Other operating income	3	52	3	-43	66	-94.23	200.00	
Total operating income	81,503	77,552	154,753	275,757	612,868	5.09	-58.07	
Operating Expenses								
Personnel expenses	829	581	1,193	1,513	2,048	42.69	1.34	
Interest expense	0	0	0	0	0			
Other expenses	314	310	1,662	5,796	2,870	1.29		
Provision for loan and lease losses	0	0	0	0	0			
Total operating expenses	1,143	891	2,855	7,309	4,918	28.28		
Income (loss) before taxes	80,360	76,661	151,898	268,448	607,950	4.83	-58.95	
Applicable income taxes (credit)	-2,205	-2,541	-3,398	-1,279	-4,880			
Extraordinary items								
Income before undistributed income of subsidiaries	82,565	79,202	155,296	269,727	612,830	4.25	-58.90	
Equity in undistributed income of subsidiaries	1,677,708	1,855,044	3,751,869	3,693,922	3,250,835	-9.56	84.78	
Bank subsidiaries	0	0	0	0	0			
Nonbank subsidiaries	336,795	397,982	779,115	2,619,923	596,543	-15.37	26843.60	
Subsidiary holding companies	1,340,913	1,457,062	2,972,754	1,073,999	2,654,292	-7.97	47.89	
Net income (loss)	1,760,273	1,934,246	3,907,165	3,963,649	3,863,665	-8.99	58.75	
Memoranda								
Bank net income	0	0	0	0	0			
Nonbank net income	418,295	475,482	933,865	2,895,723	864,423	-12.03	33363.60	
Subsidiary holding companies' net income	1,340,913	1,457,062	2,972,754	1,073,999	2,654,292	-7.97	47.89	

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2022	% of Total Assets	06/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		14,635,208	28.57	16,758,530	29.13	14,466,913	26.25	18,333,048	15,937,325	-12.67	33.26
Common and preferred stock		14,635,208	28.57	16,758,530	29.13	14,466,913	26.25	18,333,048	15,937,325	-12.67	304.09
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		0	0	0	0	0	0	0	0	0	-100.00
Investment in subsidiary holding companies		36,530,473	71.31	40,701,691	70.76	40,588,583	73.64	40,397,942	37,038,648	-10.25	18.80
Common and preferred stock		36,530,473	71.31	40,701,691	70.76	40,588,583	73.64	40,397,942	37,038,648	-10.25	18.80
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		45,057	0.09	48,205	0.08	46,224	0.08	50,756	56,852	-6.53	-61.51
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		16,908	0.03	13,978	0.02	14,745	0.03	12,617	12,192	20.96	84.57
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		51,227,646	100.00	57,522,404	100.00	55,116,465	100.00	58,794,363	53,045,017	-10.94	22.38
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		190	0	392	0	269	0	3,178	2,908	-51.53	-84.01
Balance due to subsidiaries and related institutions		1,700,142	3.32	68	0	133	0	174	43	999999.00	999999.00
Total liabilities		1,700,332	3.32	460	0	402	0	3,352	2,951	369537.39	136692.60
Equity Capital		49,527,314	96.68	57,521,944	100	55,116,063	100	58,791,011	53,042,066	-13.90	18.32
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		30,917,895	60.35	30,917,895	53.75	30,917,895	56.10	30,917,895	30,917,895	0.00	17.66
Common surplus		2,619,128	5.11	2,619,128	4.55	2,619,128	4.75	2,619,128	2,619,128	0.00	0.14
Retained earnings		29,467,677	57.52	26,234,484	45.61	27,957,403	50.72	24,550,238	21,086,589	12.32	129.91
Accumulated other comprehensive income		-7,427,386	-14.50	1,300,437	2.26	-328,363	-0.60	2,453,750	168,454		
Other equity capital components		-6,050,000	-11.81	-3,550,000	-6.17	-6,050,000	-10.98	-1,750,000	-1,750,000		
Total liabilities and equity capital		51,227,646	100.00	57,522,404	100.00	55,116,465	100.00	58,794,363	53,045,017	-10.94	22.38
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	-100.00
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		1,700,000	3.32	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital	6.76	10.52	15	6.71	12.64	7	6.79	11.94	6	7.03	7.29	44	7.42	9.68	17
Bank net income / Average equity investment in banks		11.07			12.37			11.80			7.45				10.51
Nonbank net income / Average equity investment in nonbanks	5.75	10.05	51	5.51	13.40	40	5.62	13.12	40	17.43	9.75	76	8.82	7.89	65
Subsidiary HCs net income / Average equity investment in sub HCs	7.01	9.42	36	7.23	11.92	25	7.33	10.11	35	2.76	7.01	25	7.44	8.55	42
Bank net income / Parent net income	0	98.83	4	0	96.24	4	0	96.79	4	0	88.16	5	0	82.22	7
Nonbank net income / Parent net income	23.76	2.55	94	24.58	3.10	95	23.90	3.40	94	73.06	3.59	95	22.37	5.93	85
Subsidiary holding companies' net income / Parent net income	76.18	80.71	33	75.33	67.52	40	76.08	65.35	40	27.10	68.34	25	68.70	74	38
Leverage															
Total liabilities / Equity capital	3.43	17.48	20	0	16.87	4	0	16.81	4	0.01	20.06	6	0.01	20.43	5
Total debt / Equity capital	0	12.15	12	0	11.60	11	0	11.71	11	0	14.41	10	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	0	14.28	8	0	13.82	7	0	13.63	8	0	16.67	6	0	16.36	7
Total debt + Loans guaranteed for affiliate / Equity capital	0	12.21	12	0	11.69	11	0	11.77	11	0	14.68	10	0	14.56	13
Total debt / Equity capital – excess over fair value	0	12.27	12	0	11.71	11	0	11.81	11	0	14.52	10	0	14.51	13
Long-term debt / Equity capital	0	11.61	13	0	11.05	11	0	10.95	12	0	13.56	10	0	13.04	13
Short-term debt / Equity capital	0	0.43	39	0	0.48	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.07	41	0	0.06	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	0	39.62	11	0	39.10	9	0	39.86	10	0	34.67	10	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	103.31	103.92	54	99.89	103.07	34	99.89	103.22	36	99.90	102.81	31	99.88	103.22	32
Total investment in subs / Equity capital	103.31	109.01	40	99.89	108.26	25	99.89	108.40	27	99.90	110.16	20	99.88	111.07	19
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.47	0.41	61	-0.02	0.25	35	-0.02	0.29	36	-0.02	0.47	31	-0.02	0.36	30
Equity investment in subs – equity cap / Net income-div (X)	0.54	1.23	38		0.83			1.05			1.82				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	33.33	126.15	17	31.92	138.64	10	31.45	152.85	6	54.61	136.59	8	122.34	177.68	31
Cash from ops + noncash items + op expense / Op expense + dividend	32.44	116.54	23	30.23	130.64	13	30.44	154.48	8	54.61	147.24	8	135.02	190.27	31
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	99.54	92.87	51	98.98	103.17	51	99.10	98.54	47	98.80	134.08	30	98.84	116.34	29
Pretax operating income + interest expense / Interest expense		1,457.38			1,479.01			1,835.33			2,016.32				1,968.54
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,417.74			1,667.11			1,770.77			1,539.23				1,632.83
Dividends + interest from subsidiaries / Interest expense + dividends	32.60	140.52	17	31	153.06	12	30.95	174.12	7	55.16	150.43	10	122.56	210.80	24
Fees + other income from subsidiaries / Salary + other expenses	0	10.93	34	0	12.78	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X)		28.68			41.77			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.10	3.32	32	0.09	3.64	30	0.09	3.44	35	0.08	3.85	34	0.11	2.64	36
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.36			0.21			0.17			0.10				0.04
Nonaccrual		0.76			0.96			0.92			1.03				0.54
Total		1.12			1.17			1.09			1.13				0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	46	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	15.29	1.69	89	15.10	1.79	90	14.29	1.76	89	17.03	2.66	87	20.57	5.62	82
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	2.29	0.05	94	3.09	0.07	94	2.56	0.06	94	3.48	0.08	94	3.75	0.19	92

Parent Company Analysis—Part 2

	06/30/2022			06/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	302.79	82.17	94	315.65	78.46	93	321.97	66.37	96	185.37	81.10	92	81.59	57.84	73
Dividends declared / Net income	14.20	34	18	12.92	25.30	26	12.80	28.27	19	12.61	42.29	15	12.94	33.08	16
Net income – dividends / Average equity.....	5.80	7.04	43	5.84	9.64	21	5.92	8.62	28	6.14	4.14	75	6.46	6.46	49
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	128.25	10	0	139.49	9	0	155.92	7	0	132.17	7	0	178.13	9
Dividends from nonbank subsidiaries	32.60	2.20	93	31	3.97	90	30.95	4.90	90	55.16	3.41	95	53.58	7.53	92
Dividends from subsidiary holding companies.....	0	2.84	45	0	6.36	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	32.60	168.66	18	31	193.08	11	30.95	203.53	7	55.16	174.85	13	53.58	260.40	9
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		43.08			36.56			45.96			60.28			66.55	
Interest income from bank subsidiaries.....		0.13			0.11			0.11			0.36			0.54	
Management and service fees from bank subsidiaries		0.85			0.90			0.88			1.47			1.55	
Other income from bank subsidiaries.....		0			0			0			0			0	
Operating income from bank subsidiaries		46.71			38.35			51.33			62.88			69.36	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	19.48	45.98	49	16.30	54.17	48	16.57	62.63	30	9.52	56.39	41	30.99	82.95	41
Interest income from nonbank subsidiaries.....	0	2.85	35	0	2.35	32	0	2.44	31	0	7.38	32	39.90	20.25	78
Management and service fees from nonbank subsidiaries	0	0.54	41	0	0.63	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.18	46	0	0.08	46	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	19.48	54.49	45	16.30	76.16	38	16.57	87.22	24	9.52	79.84	25	70.89	150.41	37
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	87.73	19	0	31	20	0	38.10	20	0	43.51	16	0	61.23	17
Interest income from subsidiary holding companies	0	13.26	27	0	5.39	22	0	5.26	22	0	8.40	23	0	6.54	25
Management and service fees from subsidiary holding companies	0	0.33	47	0	0.37	45	0	0.73	42	0	0.44	45	0	0.36	46
Other income from subsidiary holding companies	0	-3.08	52	0	-0.43	52	0	-0.40	50	0	0.01	45	0	0.29	44
Operating income from subsidiary holding companies	0	98.24	16	0	39.64	12	0	58.37	10	0	55.20	11	0	76.49	9
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	65.33	11	0	67.82	10	0	74.16	7	0	69.76	8	0	67.32	10
Interest income from bank subsidiaries.....	0	0.78	25	0	0.39	24	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.33	38	0	2.08	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.03	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	75.26	5	0	81.78	4	0	83.13	3	0	82.20	4	0	78.80	4
Dividends from nonbank subsidiaries	100	3.28	97	99.93	2.67	97	100	3.07	98	100.02	1.95	99	43.71	2.65	95
Interest income from nonbank subsidiaries.....	0	0.24	38	0	0.35	37	0	0.18	36	0	0.73	36	56.28	1.19	95
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	100	5.58	96	99.93	6.48	96	100	4.67	98	100.02	4.70	98	99.99	7.29	98
Dividends from subsidiary holding companies.....	0	1.79	45	0	2.43	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies	0	3.21	44	0	3.96	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		189.04			135.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt		28.16			28.31			26.38			27.08			28.33	